

NatWest Heysham Branch Closure

Customer and Community Engagement

All facts and figures are accurate on date of
publication 20 June 2016

Customer and Community Engagement

Heysham branch

Closing date 18th July 2016

How Banking is changing

Our branches are changing from places where customers carry out basic transactions to places where customers interact with our staff on big life decisions. For example buying a home or starting up a business.

The decision to close a branch is never taken lightly, but we have to respond to these changes and help our customers to bank with us in the way that suits them best.

This document is designed to outline the rationale behind the decision to close NatWest Heysham branch, help you identify how you can continue to bank in the local community and also details the measures which have been taken to engage with our customers and the local community.

If you would like to discuss the alternative ways to bank in the local community or if you have any further questions regarding the closure, please ask a member of the branch team or contact Diane Hammond, Local CEO on 07766 990068 (Minicom 08004046161) or e-mail diane.dammond@rbs.co.uk

We also understand that not everyone wants to use online services and prefers face to face banking. Our branch network will remain the cornerstone of our services to customers.

How has Heysham branch changed?

 **48%**

The number of transactions at Heysham branch has dropped by 48% since 2011.

21 Customers

are using the branch on a regular weekly basis, 14 of those customers already use our other branches in the area.

Banking in 2016

There are now more convenient ways of banking with us than ever before, and our customers are increasingly using these different ways of banking. Across our network:



Less than 9%

of our total transactions now take place in our branches. Branch transactions have been declining since 2010.

400%



Online & mobile transactions have grown by over 400% since 2010.



56%

of our customers actively use mobile phone and online banking. That's over 3 million customers per week.


How you can continue to bank locally


The decision to close our NatWest Heysham branch on the 18th July 2016 was not taken lightly. It was based on a wide range of factors including branch usage and the alternative ways our customers can bank with us in the area.


Here is a summary of the alternatives in the local area.

Nearest Post Office


Heysham Central


 0.0 mile


 Mon – Fri 9.00am – 5.30pm
Sat – 9.00am – 12.30pm

 Balance Enquiry
Cash & Cheque Deposit
Withdrawal


Oxcliffe Road


 0.5 miles


 Mon - Sat 6.00am – 10.00pm
Sun 7.00am – 10.00pm

 Balance Enquiry
Cheque Deposit
Withdrawal

Heysham


 0.7 miles

 Mon – Fri 8.00am – 6.00pm
Sat 9.00am – 12.30pm


 Balance Enquiry
Cash & Cheque Deposit
Withdrawal

Nearest Free to use ATMs


 Co-op Store Heysham


 0.0 miles 1 ATM


 Tesco Morecambe Heysham Road

 0.1 miles 1 ATM


 Bank Machine Tibicar Service


 0.5 miles 1 ATM


 Tesco Express Morecambe Heysham Road

 1.2 miles 1 ATM

 Co-op Store Regent Road Morecambe

 1.5 miles 1 ATM

 CardPoint New Pound Plus Morecambe

 1.5 miles 1 ATM

Nearest NatWest Branches

Branch	Distance	Opening Hours	Services Available
Morecambe Central Branch	2.2 miles	Mon-Fri 9.30am-4.30pm*	Cash Deposit Machine External ATM
Lancaster Branch	5.1 miles	Mon-Fri 9am-5.00pm** Sat 9.00am – 1.00pm	Cash Deposit Machine External ATM
Carnforth Branch	8.5 miles	Mon, Tues, Thurs & Fri 9.30am -4.30pm	External ATM

24/7 Telephone Banking
0800 404 6161
Online/Mobile banking
Natwest.com/waystobank

* opening deferred by 30 minutes on a Wednesday
** opening deferred by 60 minutes on a Wednesday



For Online Banking you need to be aged 11 or over and have a NatWest account. Please note that system updates may mean that Online Banking is unavailable for short periods of time in the early hours of the morning. To use Mobile Banking you need to have registered for Online Banking, have a NatWest personal account with a debit card and have a mainland UK mobile number starting 07. To make payments using Mobile simply set up and make your first payment to each new payee in Online Banking beforehand. Telephone banking is available to NatWest personal customers aged 16 or over with a current or savings account.

Customer and Community Engagement

We have taken an open and transparent approach to communicate and actively engage with our Personal and Local Business customers and also the wider local community, to ensure they are aware of the alternative ways to bank with us in the local area, and to answer any questions they might have.

We wrote to our customers who regularly use the branch to give them at least 12 weeks notice of the closure, and also displayed posters in the branch throughout the notice period.

In addition to writing to our customers, we also contacted the following people and organisations to make them aware and to understand if they wanted to discuss the decision and alternative ways to bank, or if they needed any help.



Newspapers

Contacted

Lancaster Guardian



Post Office

Contacted

Mr Tony Mulroy
Heysham
Central Post
Office



MP

Contacted

David Morris
MP



Local Groups

Contacted

Age UK
Citizens Advice
Community Money
Advice
Federation of Small
Business
St Peters Church
Methodist Church

Our local branch and business teams have proactively looked to contact over 200 of our most active customers and those who are potentially most reliant on the branch. As a result of these discussions we have been able to personally discuss what this means for them and the most appropriate alternative services.

We have received 10 enquiries and 1 complaint as a result of this decision. We have contacted each customer to discuss their concerns.

Conclusion

The decision to close NatWest Heysham branch has not been taken lightly and careful consideration has been given to the alternative banking services available. Since the announcement has been made we have engaged with our customers and the wider community to listen to their feedback and understand the impact.

Customer Themes

- ❑ Most customers have said they understand the decision to close the branch, and that the alternative ways to bank locally are suitable.
- ❑ Our customers have been concerned about what will happen to the staff who work at the branch following the closure.

We have undertaken the following activities in response to the key areas of concern:

- ❑ Our local team has spoken to all customers who have been concerned to explain more about our alternative banking services in the local area, and have helped customers to order pay-in books and cards to allow them to use the local Post Office and ATMs in the area.
- ❑ We have worked closely with the staff at the branch since the announcement to understand their preferences when the branch closes, and we have not made any compulsory redundancies as a result of the branch closure. We have been able to transfer a number of our staff to other branches in the local area.

Following our community engagement and Impact Assessment, we are confident that we have appropriate services in place to ensure our customers have sufficient access to banking locally.

NatWest Heysham branch will therefore close as planned on 18th July 2016. Our branch staff and Diane Hammond Local CEO, are available to answer any further questions that our customers or the community may have.